

# Item 1: Cover Page

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Epic Financial, LLC

**Form ADV Part 2A – Firm Brochure**

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Hudson, OH 44236

330-331-0629

[www.epic-financial.com](http://www.epic-financial.com)

Dated January 20, 2015

This Brochure provides information about the qualifications and business practices of Epic Financial, LLC. If you have any questions about the contents of this Brochure, please contact us at 330-331-0629. The information in this Brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Epic Financial, LLC is registering as an Investment Adviser with the State of Ohio. Registration of an Investment Advisor does not imply any level of skill or training.

Additional information about Epic Financial, LLC is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

CRD: 169410

## Item 2: Material Changes

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There are no material changes in this brochure from the last annual updating amendment of Epic Financial, LLC. Material changes relate to Epic Financial, LLC's policies, practices or conflicts of interests only.

# Item 3: Table of Contents

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# Item 4: Advisory Business

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## **Description of Advisory Firm**

Epic Financial, LLC is an Investment Adviser registered with the State of Ohio. We were founded in September of 2013. Andrew L. Tisler, III is the principal owner of the Firm. As of December 31, 2014, Epic Financial, LLC currently manages \$0.00 on a non-discretionary basis and \$610,000 on a discretionary basis.

## **Types of Advisory Services**

We offer the following services:

### **Investment Supervisory Services**

We offer ongoing portfolio management services based on the individual goals, objectives, time horizon, and risk tolerance of each client. Investment Supervisory Services include, but are not limited to, the following:

- Investment strategy
- Security selection
- Regular and/or continuous portfolio monitoring

We evaluate the current investments of each client with respect to their risk tolerance levels and time horizon. Risk tolerance levels will be documented in the Risk Assessment Questionnaire, which is completed by the client. Additionally, clients may impose reasonable restrictions on their accounts.

### **Financial Planning Services**

Financial planning is a comprehensive evaluation of a client's current and future financial state by using currently known variables to predict future cash flows, asset values and withdrawal plans. The key defining aspect of financial planning is that through the financial planning process, all questions, information and analysis will be considered as they impact and are impacted by the entire financial and life situation of the client. Clients purchasing this service will receive a written or an electronic report, providing the client with a detailed financial plan designed to achieve his or her stated financial goals and objectives.

In general, the financial plan will address any or all of the following areas of concern:

- Personal: Family records, budgeting, personal liability, estate information and financial goals.
- Death & Disability: Cash needs at death, income needs of surviving dependents, estate planning and disability income analysis;

- Retirement: Analysis of current strategies and investment plans to help the client achieve his or her retirement goals;
- Investments: Analysis of investment alternatives and their effect on a client's portfolio;
- Insurance: Review of existing policies to ensure proper coverage for life, health, disability, long-term care, liability, home and automobile.

### **Wrap Fee Programs**

We do not offer wrap fee programs.

## **Item 5: Fees and Compensation**

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How we are paid depends on the type of advisory service we are performing. Please review the fee and compensation information below.

### **Standard Advisory Fee**

Our standard advisory fee is based on the market value of the assets under management and is calculated as follows:

<b>Account Size</b>	<b>Annual Advisory Fee</b>
\$0-\$500,000	1.10%
\$500,001-\$1,000,000	0.90%
\$1,000,001 - \$2,500,000	0.75%
Above \$2,500,000	0.50%

The annual fees are negotiable in certain cases and are generally pro-rated and paid in advance on a monthly or quarterly basis. No increase in the annual fee shall be effective without agreement from the client by signing a new agreement or amendment to their current advisory agreement.

In some cases, a fixed annual fee may be considered in lieu of an asset based management fee. It will be established with the client in writing.

Advisory fees are directly debited from client accounts. Accounts initiated or terminated during a calendar quarter will be charged a pro-rated fee based on the amount of time remaining in the billing period. An account may be terminated with written notice at least 5 business days in advance.

### **Financial Planning Fee**

#### **Hourly Fee**

Financial Planning can either be paid based off of an hourly rate of \$250.00 per hour, or a retainer fee. The fee may be negotiable in certain cases. The fee will be due at completion of work.

### **Retainer Fee**

Depending upon the complexity of the situation and the needs of the client, the fixed fee for these services will be determined on a case by case basis and the fee will be agreed upon before the start of any work, but will typically range from \$75.00 per month to \$250 per month. The fee may be negotiable in certain cases. The fee is billed in advance. Upon termination of the service, any unearned fee will be refunded to the client. This refund is calculated based on the number of days remaining in the month

### **Other Types of Fees and Expenses**

Our fees are exclusive of brokerage commissions, transaction fees, and other related costs and expenses which shall be incurred by the client. Clients may incur certain charges imposed by custodians, brokers, and other third parties such as custodial fees, deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. Mutual fund and exchange traded funds also charge internal management fees, which are disclosed in a fund's prospectus. Such charges, fees and commissions are exclusive of and in addition to our fee, and we shall not receive any portion of these commissions, fees, and costs.

Item 12 further describes the factors that we consider in selecting or recommending broker-dealers for client's transactions and determining the reasonableness of their compensation (e.g., commissions).

## **Item 6: Performance-Based Fees and Side-By-Side Management**

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We do not offer performance-based fees.

## **Item 7: Types of Clients**

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We provide portfolio management services to individuals and high net worth individuals. We currently do not have a minimum account size requirement.

## Item 8: Methods of Analysis, Investment Strategies and Risk of Loss

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Our investment philosophy is based on the foundations of Modern Portfolio Theory and the Efficient Market Hypothesis and reflects the following principles:

- Asset Allocation is the leading contributor to investment return
- Investment risk and return are related
- The costs of time, research and development, tax consequences, and other factors involved in many active investment strategies (e.g. market timing, stock picking, options) do not provide enough value to warrant their use.
- Small and value type stocks tend to provide additional value over their large and growth counterparts over the long term
- Over the long-run, short to intermediate term, high quality, fixed income provides a better risk to return characteristic than longer-term counterparts

Based on these principals we analyze individual mutual funds and ETFs based upon the asset strategy and its ability to represent its stated asset class. Additionally the costs, liquidity, performance, track record, public reports, and comparison of other funds in the same category are considered.

**All investing strategies involve risk and may result in a loss of your original investment which you should be prepared to bear.**

## Item 9: Disciplinary Information

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Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of Epic Financial, LLC or the integrity of our management. We have no information applicable to this Item.

## Item 10: Other Financial Industry Activities and Affiliations

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Epic Financial, LLC, its owners, or employees do not have relationships or arrangement with other financial services companies which pose material conflicts of interest to clients.



In order to maximize efficiencies of scale and technology, Epic Financial, LLC has entered in to an agreement with Dale K. Ehrhart, Inc (DKE) to perform certain back office services, such as trade executions and client performance reports. All such services are under the direction of and supervised by Epic Financial, LLC. Epic Financial, LLC makes all investment decisions and performs all investment advisory services for its clients.

## Item 11: Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

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We have adopted a Code of Ethics for all supervised persons of the firm describing its high standard of business conduct, and fiduciary duty to its clients. The Code of Ethics includes provisions relating to the confidentiality of client information, a prohibition on insider trading, a prohibition on rumor mongering, restrictions on the acceptance of significant gifts and the reporting of certain gifts and business entertainment items, and personal securities trading procedures, among other things. All members of the firm must acknowledge the terms of the Code of Ethics annually, or as amended.

All our employees are required to follow our Code of Ethics which places the interests of advisory clients first. The Code of Ethics is designed to assure that the personal securities transactions, activities and interests of our employees will not interfere with (i) making decisions in the best interest of advisory clients. Under the Code certain classes of securities have been designated as exempt transactions, based upon a determination that these would not materially interfere with the best interest our clients. In addition, the Code requires pre-clearance of many transactions, and restricts trading in close proximity to client trading activity. Employee trading is continually monitored under the Code of Ethics, and to reasonably prevent conflicts of interest between our firm and its clients.

It is our policy that the firm will not affect any principal or agency cross securities transactions for client accounts. We will also not cross trades between client accounts.

Our clients or prospective clients may request a copy of the firm's Code of Ethics by contacting Andrew Tisler.

# Item 12: Brokerage Practices

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We recommend that clients utilize Charles Schwab, Fidelity, or TD Ameritrade as the custodian for their investment accounts.

We consider at a minimum the custodian's:

- Existing relationship with us
- Financial strength
- Reputation
- Reporting capabilities
- Execution capabilities
- Pricing
- Types and quality of research

The determining factor in the selection of a custodian to execute transactions for your accounts is not necessarily the lowest possible transaction cost, but whether they can provide what is in our view the best qualitative execution for your account.

We are not required to affect a minimum volume of transactions or maintain a minimum dollar amount of assets at the custodian. The custodians do not charge separately for holding our clients' accounts. Their compensation is solely dependent on transaction fees associated with the securities we direct them to buy or sell within your account. We strive to minimize transaction fees.

## **1. Research and Other Soft-Dollar Benefits**

Epic Financial, LLC may receive products and services from a custodian free of charge or at discounted rates.

These products and services include the following:

- The receipt of duplicate client confirmations, statements, and other account information;
- Access to an electronic network for order entry, including the simultaneous entry of trades on behalf of multiple client accounts;
- Practice management seminars, webcasts and white papers
- Facilitation of payment of our advisory fee;

## **2. Brokerage for Client Referrals**

We receive no referrals from a broker-dealer or third party in exchange for using that broker-dealer or third party.

## **3. Clients Directing Which Broker/Dealer/Custodian to Use**

We do recommend a custodians for clients to use, however, clients may custody their assets at a custodian of their choice. Clients may also direct us to use a specific broker-dealer to execute transactions. By allowing clients to choose a specific custodian, we may be unable to achieve most favorable execution of client transaction and that this may cost clients money over using a lower-cost custodian.

## **Aggregating (Block) Trading for Multiple Client Accounts**

Generally, we combine multiple orders for shares of the same securities purchased for advisory accounts we manage (this practice is commonly referred to as “block trading”). We will then distribute a portion of the shares to participating accounts in a fair and equitable manner. The distribution of the shares purchased is typically proportionate to the size of the account, but it is not based on account performance or the amount or structure of management fees. Subject to our discretion, regarding particular circumstances and market conditions, when we combine orders, each participating account pays an average price per share for all transactions and pays a proportionate share of all transaction costs. Accounts owned by our firm or persons associated with our firm may participate in block trading with your accounts; however, they will not be given preferential treatment.

# **Item 13: Review of Accounts**

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Client accounts will be reviewed regularly on a quarterly basis. During the regular review the account's performance is compared against like-managed accounts to identify any unacceptable performance deviation. Additionally, reasonable client imposed restrictions will be reviewed to confirm that they are being enforced. Events that may trigger a special review would be unusual performance, addition or deletions of client imposed restrictions, excessive draw-down, volatility in performance, or buy and sell decisions from the firm or per client's needs.

Clients will receive trade confirmations from the custodian for each transaction in their accounts as well as monthly or quarterly statements and annual tax reporting statements from their custodian showing all activity in the accounts, such as receipt of dividends and interest.

Epic Financial, LLC will not provide written reports to the client.

## Item 14: Client Referrals and Other Compensation

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We do not receive any economic benefit, directly or indirectly from any third party for advice rendered to our clients. Nor do we directly or indirectly compensate any person who is not advisory personnel for client referrals.

## Item 15: Custody

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Clients should receive at least quarterly statements from the broker dealer, bank or other qualified custodian that holds and maintains client's investment assets. We urge you to carefully review such statements and compare such official custodial records to the account statements or reports that we may provide to you. Our statements or reports may vary from custodial statements based on accounting procedures, reporting dates, or valuation methodologies of certain securities. For clients who have their advisory fee directly debited from their account, on a quarterly basis they will receive an itemized invoice for their advisory fee that includes the formula used to calculate the fee, the amount of assets under management the fee is based on, and the time period covered by the fee.

## Item 16: Investment Discretion

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We offer our advisory services on a discretionary basis. Meaning we do not need advance approval from you to determine the type and amount of securities to be bought and sold for your accounts. We do not, however, have the ability to choose the custodian or broker/dealer through which transactions will be executed or to negotiate brokerage commissions. Additionally, we do not have the ability to withdraw funds from your account (other than to withdraw our advisory fees). This discretion is used in a manner consistent with the stated investment objectives for your account, if you have given us written authorization to do so. We only exercise discretion in accounts where we have been authorized by you. This authorization is typically granted through the execution of custodian specific limited power of authority and reiterated in Epic Financial, LLC's advisory agreement.

## Item 17: Voting Client Securities

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We do not vote Client proxies. Therefore, Clients maintain exclusive responsibility for: (1) voting proxies, and (2) acting on corporate actions pertaining to the Client's investment assets. The Client shall instruct the Client's qualified custodian to forward to the Client copies of all proxies and shareholder communications relating to the Client's investment assets. If the client would like our opinion on a particular proxy vote, they may contact us at the number listed on the cover of this brochure.

In most cases, you will receive proxy materials directly from the account custodian. However, in the event we were to receive any written or electronic proxy materials, we would forward them directly to you by mail, unless you have authorized our firm to contact you by electronic mail, in which case, we would forward you any electronic solicitation to vote proxies.

## Item 18: Financial Information

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We have no financial commitment that impairs our ability to meet contractual and fiduciary commitments to clients, and we have not been the subject of a bankruptcy proceeding.

## Item 19: Requirements for State-Registered Advisers

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Refer to Part 2B of this Brochure for information on principal executive officers and management personnel.